FEB 1 2005

BARNES & THORNBURG CUSTOMER NO:

23646

U.S. PATENT AND TRADEMARK OFFICE

Attorney Docket No. 924013-919480

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF:

: Harycki, Edward et al

APPLICATION NO:

: 09/844,350

FILED:

: April 27, 2001

FOR:

PERSONALISED FINANCIAL PRODUCTS AND COMPUTER IMPLEMENTED FINANCIAL

SYSTEMS

EXAMINER:

: BACKER, FIRMIN

GROUP ART UNIT:

: 3621

CONFIRMATION NO.

: 2471

PETITION PURSUANT TO 37 C.F.R. § 1.136(a)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Petitioner, Applicant in the above-identified application, hereby requests that the response to the outstanding Office Action submitted herewith be accepted pursuant to the provisions of 37 C.F.R. § 1.136(a). The outstanding Office Action was issued on September 3, 2004, the initial period for a response expiring December 3, 2004.

As required, the appropriate fee of \$450.00 specified in 37 C.F.R. § 1.17 for a two-month extension is submitted herewith. Please credit any overpayments or charge any additional fees to the Deposit Account of Barnes & Thornburg, Account Number 02-1010 (924013-919480).

02/02/2005 JADDO1

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The requirements of the Code of Federal Regulations having been met, acceptance of the accompanying document is respectfully requested.

Respectfully submitted,

BARNES & THORNBURG

Richard B. Lazarus

Reg. No. 48,215

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Enclosure